

CALIFORNIA DEPARTMENT OF INSURANCE
2005 Homeowners Insurance Survey
Available Credits

The following available credits apply to various alarm systems, as indicated (see footnotes page for other available credits).

Insurance Company	Available Alarm Credits						
	Central Station Burglar Alarm	Local Burglar Alarm	Police Station Burglar Alarm	Central Station Fire Alarm	Local Fire Alarm	Police Station Fire Alarm	Fire Station Reporting Alarm
AAA	6%	3%	6%	6%	3%	6%	6%
Allstate	10%	5%	10%	10%	5% - 10%	10%	10%
Amco							
American Bankers	5%	2%	3%	5%	2%	3%	
American Modern	5%	2%	5%	5%	2%	5%	5%
AMEX		5%					2.5%
Amica Mutual	5%	2%	3%	5%	2%		3%
Armed Forces		0 - 2%			0 - 2%		
Balboa	9%	2%	9%	10%	2%	10%	10%
California Capital	10%		5%	10%		5%	5%
Centre	5%	2%	3%	5%	2%	3%	3%
Century National	5%	2%	3%	5%	2%	3%	3%
Chubb/Federal	10% & 15%		10%	5%		5%	5%
Clarendon	5%		3%	5%	2%	3%	3%
CSAA	10% *	5% *	10% *	*	*	*	*
CSE	10%	5%	7%	10%	5%	7%	7%
Electric	10%	2%	10%	10%	2%	10%	10%
Encompass	5%	2%	3%	5%	2%		3%
Farmers	5%	3%	5%	5%	3%	5%	
Fidelity National	10%			10%			
Fireman's Fund	7%	2%	6%	7%	2%	6%	6%
First American Specialty	5%		3%	5%	2%	3%	3%
GeoVera							
Grange							
Hartford	10%	2%	7%	10%	2%		7%
Homesite	5%		5%	5%		5%	5%
Horace Mann	5%		5%	5%			5%
Kemper Independence	5%	2%	3%	5%	2%	3%	3%
Liberty Mutual		5%	10%	10%		10%	10%
Merced Mutual	5%	2%	3%	5%	2%	3%	3%
Mercury	2%	2%	2%	2%	2%	2%	2%
Metropolitan Direct	1%	1%	1%	1%	1%	1%	1%
Mid-State Mutual	5%	2%	3%	5%	2%	3%	3%
Nationwide Mutual	10%	5%	10%	10%	2%	10%	10%
Oregon Mutual	10%	2%	10%	10%	2%	10%	
Pacific Property And Casualty	10%	5%	10%	10%		10%	10%
Pacific Select							

Available Credits (Continued)

Insurance Company	Available Alarm Credits						
	Central Station Burglar Alarm	Local Burglar Alarm	Police Station Burglar Alarm	Central Station Fire Alarm	Local Fire Alarm	Police Station Fire Alarm	Fire Station Reporting Alarm
Pacific Specialty	5%		10%	5%		5%	5%
Safeco	10%	5%	6%				
State Farm	10%		10%	10%		10%	10%
Sutter	5%	2%	2%	5%	2%	2%	
Tokio Marine	5%	2%	5%	5%	2%	5%	5%
Topa							
Travelers	10%	2%	10%	10%	2%	10%	10%
Unigard	5%	2%	3%	5%	2%	3%	3%
USAA	12%	2%	10%	12%	2%	10%	10%
Valley	1%	1%	1%	1%	1%	1%	1%
Vesta Fire	10%	2%	6%	10%	2%	6%	
Wawanesa	10%		10%	10%	2% - 5%	10%	10%
Western Mutual	5%	2%	3%	5%	2%	3%	3%
Workmen's Auto	7%	2%	5%	7%	2%	5%	7%

* see footnotes page